We Claim:

1. An antenna assembly for a communications device operating at a predetermined wavelength and having a transceiver circuit including a signal output and a ground plane, said antenna assembly comprising:

a first dielectric substrate element;

at least a pair of conductor trace elements disposed upon opposite sides of the a first substrate element, at least one of the pair of conductor trace elements having a one-quarter wavelength electrical length, and at least a pair of the conductor trace elements being capacitively coupled through the first substrate element; and

a second substrate element including a second conductor trace element, said second trace element being coupled to the ground plane of the transceiver circuit, and said second substrate element being in substantially perpendicular relationship to said first dielectric substrate element.